

**AMENDMENTS TO THE CLAIMS**

1. (original) An electronic-money settlement method comprising the steps of:

recording, in a portable electronic device and a management center, information on a deposited amount of money, said information being stored in said portable electronic device in the form of electronic money representing a monetary value; and

recording, in said portable electronic device and said management center, information on a loan made to the user of said portable electronic device up to a predetermined limit when a payment amount exceeds the remaining amount of the electronic money stored in said portable electronic device.

2. (original) An electronic-money settlement method according to Claim 1, wherein said management center calculates interest on the loan at a predetermined frequency, and uses the calculation result to update said information on the loan.

3. (original) An electronic-money settlement method according to Claim 1, wherein, when the loan exceeds a predetermined limit, said management center prohibits the use of electronic money by said portable electronic device.

4. (original) An electronic-money settlement method according to Claim 1, wherein said management center updates a record of the remaining amount of the electronic money stored in said portable electronic device when being instructed to store electronic money in said portable electronic device, and updates the remaining amount of the electronic money stored in said portable electronic device when being accessed by said portable electronic device so that priority is given to liquidation of the loan.

5. (original) An information processing apparatus that subtracts a used amount from a monetary value stored in a portable electronic device in the form of electronic money so that the remaining amount of the electronic money in the portable electronic device is updated, said information processing apparatus comprising:

first means for notifying a management center of the updated amount; and

second means in which, when a payment amount exceeds the remaining amount of the electronic money stored in said portable electronic device, said second means records information on a loan made to the user of said portable electronic device in said portable electronic device, and notifies said management center of said information.

6. (original) An information processing apparatus according to Claim 5, further comprising third means for prohibiting the use of the electronic money by said portable electronic device when being notified that said loan exceeds a predetermined limit.

Please add the following new claims.

7. (new) An electronic-money settlement method comprising the steps of:

subtracting an amount from a monetary value stored in a portable electronic device in accordance with a transaction between said portable electronic device and an information processing apparatus;

recording information on a loan to the user of said portable electronic device up to a predetermined limit when a payment amount exceed the remaining amount of the monetary value, in said portable device, by communicating with a management center through said

information processing apparatus, said predetermined loan limit being managed by said management center;

recording a transaction history and said loan information in said information processing apparatus; and

sending said transaction history and said loan information to said management center.

8. (new) An information processing apparatus that subtracts a used amount from a monetary value stored in a portable electronic device in the form of electronic money so that the remaining amount of the electronic money in the portable electronic device is updated, said information processing apparatus comprising:

means for notifying a management center of the updated amount;

means for recording information on a loan to the user of said portable electronic device up to a predetermined limit when a payment amount exceeds the remaining amount of the monetary value, in said portable electronic device, by communicating with a management center, said predetermined loan limit being managed by said management center, said transaction history being recorded in said recoding means; and

means for sending said transaction history and said loan information to said management center.